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TRANSMITTAL FORM <i>(to be used for all correspondence after initial filing)</i>	Application Number	10/040,257
	Filing Date	October 26, 2001
	First Named Inventor	Ty Sagalow
	Group Art Unit	2166
	Examiner Name	
Total Number of Pages in This Submission	Attorney Docket Number	10251-054

ENCLOSURES (check all that apply)		
<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input type="checkbox"/> Amendment / Reply <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input checked="" type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Response to Missing Parts/Incomplete Application <input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Assignment Papers (Assignment & Recordation Form) <input type="checkbox"/> Drawing(s): No. of sheets <input type="text"/> <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address <input type="checkbox"/> Terminal/Statutory Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s) <input type="text"/> <div>Remarks</div>	<input type="checkbox"/> After Allowance Communication to Group <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input checked="" type="checkbox"/> Other Enclosure(s) (please identify below): (a) Return receipt postcard (b) PTO 1449 Form and cite reference (c) Written Opinion RECEIVED APR 17 2003 GROUP 3600

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT	
Firm or Individual name	PROSKAUER ROSE LLP Tzvi Hirshaut, Reg. No. 38,732
Signature	<i>Tzvi Hirshaut</i>
Date	April 9, 2003

CERTIFICATE OF MAILING			
I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, Washington, DC 20231 on this date: April 9, 2003			
Typed or printed name	Alexander Migirov		
Signature	<i>Alexander Migirov</i>	Date	April 9, 2003

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application of	:	Ty Sagalow
Serial No.	:	10/040,257
Filing Date	:	October 26, 2001
Entitled	:	PROCESS FOR ONLINE SALE OF AN INTERNET INSURANCE PRODUCT

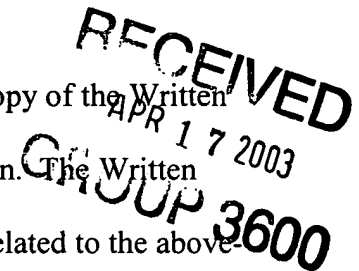
**SUPPLEMENTAL
INFORMATION
DISCLOSURE
STATEMENT**

Assistant Commissioner for Patents
Washington, DC 20231

Sir:

Pursuant to 37 C.F.R. § 1.56 Applicant submits herewith a copy of the Written
Opinion, a PTO-1449 form, and a copy of the reference listed thereon. The Written
Opinion issued in connection with a PCT patent application that is related to the above-
identified U.S. patent application.

It is requested that the reference cited in the accompanying PTO-1449 form be
considered herein. This Supplemental Information Disclosure Statement is filed before
the issuance of a first Office Action on the merits, and the article referenced in this
Supplemental Information Disclosure Statement was first cited in the Written Opinion
issued by the International Preliminary Examining Authority in a counterpart application
of the above-identified U.S. application not more than three months prior to the filing of
this Supplemental Information Disclosure Statement, as evidenced by the mailing date of

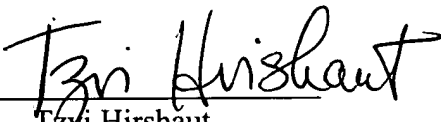


March 13, 2003, appearing on the Written Opinion. Therefore, no fee is required. If any fee is due, please charge Deposit Account: 16-2500.

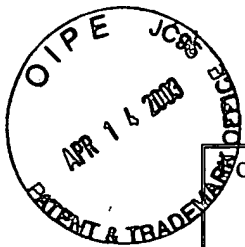
Respectfully submitted
PROSKAUER ROSE LLP
Attorneys for the Applicant(s)

Date: April 9, 2003

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By 
Tzvi Hirshaut
Reg. No. 38,732

Enclosures: Written Opinion; PTO-1449, 1 Reference



Form PTO-1449 (Rev. 6-98)		Attorney Docket No. 10251-054		Serial No. 10/040,257	
U.S. Department of Commerce Patent and Trademark Office		Applicant Ty Sagalow			
INFORMATION DISCLOSURE STATEMENT (Use several sheets if necessary)		Filing Date 10/26/01		Group Art Unit 2136	
U.S. PATENT DOCUMENTS					
Examiner Initial	Document Number	Date	Name	Class	Sub Class
OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)					
	"Insurance For Electronic Data Risks: An Idea Whose Time Has Come?" Jeffrey A. Siderius, Mealey's Technology Litigation and Insurance, March 1999, Vol 1., pages 1-4				
Examiner	Date Considered				
Examiner: Initial if citation considered, whether or not citation is in conformance with MPEP§60 : Draw line through citation if not in conformance and not considered, include copy of this form with next communication to the patent owner.					